

Attorney's Docket No.: 10559-225001
Assignee: Intel Corporation

Remarks

Reconsideration and allowance of the above-referenced application are respectfully requested.

Claims 1-56 are pending. Claim 45 has been amended to correct a typographical informality. Claims 30 and 42 have been amended to use consistent terminology. Claims 1, 13, 23, 30, 42, 48, and 53 are in independent form.

The courtesy of a telephonic interview granted to the undersigned on December 22, 2003 is gratefully acknowledged, at which time arguments as hereinafter developed were presented.

The rejection of the claims relies upon various references relating to conducting business with a credit card. However, it is respectfully submitted that a credit card does not include a "digital credential" as recited in the claims. In particular, a credit card does not include a "digital security mechanism associated with a user's identity," but rather a credit card is simply associated with a revolving credit account.

This distinction is apparent from the standard procedure of conducting business with a credit card described in page 2 of the outstanding Office action. When a merchant verifies the "validity" of a credit card, the merchant actually verifies the validity of account identification information. However, if a merchant chooses to verify the credit card user's identity, the

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merchant relies upon, e.g., the user's signature and/or likeness. Neither of these can be considered digital, nor is their use dealt with as claimed. Therefore the credit card does not include a digital security mechanism associated with a user's identity.

This distinction is important in contexts such as online transactions, remote access to medical records, and other situations where the security mechanism associated with a user's identity is digital. In these contexts, a user's identity can be "verified" using a digital credential that is subject to copying in ways that a signature or likeness is not. The harm that can be done by improper usage of such a digital credential is expansive since it can potentially extend beyond a single financial account. By reporting on the usage of such a digital credential using the claimed methods, systems, and articles, the fraud promulgated through such copying can be reduced.

Turning to the Office action mailed October 27, 2003, independent claims 1, 13, and 23 were rejected under 35 U.S.C. §103(a) as obvious over U.S. Patent No. 6,021,202 to Anderson et al. (hereinafter "Anderson") and U.S. Patent No. 6,442,526 to Vance et al. (hereinafter "Vance").

The rejections of claims 1, 13, and 23 rely upon account transaction reporting described in Anderson and Vance. Such

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account transaction reporting does not, however, include allowing access to logs of the use of a digital credential associated with a user's identity. Rather, such account transaction reporting involves logging and allowing access to logs regarding account transactions which, as discussed above, are distinct from digital credentials.

It is therefore respectfully submitted that neither Vance nor Anderson, alone or in combination, describe or suggest the method of claim 1, the article of claim 13, or the system of claim 23. Accordingly, it is respectfully submitted that claims 1, 13, and 23, and the claims dependent therefrom, are allowable.

Independent claim 30 was rejected under 35 U.S.C. §103(a) as obvious over Anderson and Vance.

Contrary to the rejection, claim 30 does not involve generating account transaction reports. Rather, claim 30 relates to a method that includes generating an activity report based on an activity log that includes use information describing use of a digital credential associated with a user's identity.

It is therefore respectfully submitted that neither Vance nor Anderson, alone or in combination, describe or suggest the

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method of claim 30. Accordingly, it is respectfully submitted that claim 30 and the claims dependent therefrom are allowable.

Independent claim 42 was rejected under 35 U.S.C. §103(a) as obvious over U.S. Patent No. 6,064,990 to Goldsmith (hereinafter "Goldsmith").

The rejection admits that Goldsmith does not relate to digital credentials. However, the rejection contends that there is no distinction between account activity information and digital credential usage information. Applicant respectfully disagrees for the reasons given above.

It is therefore respectfully submitted that Goldsmith does not describe or suggest the method of claim 42. Accordingly, it is respectfully submitted that claim 42 and the claims dependent therefrom are allowable.

Independent claim 48 was rejected under 35 U.S.C. §103(a) as obvious over Goldsmith and Vance.

Neither Goldsmith nor Vance deal with digital credentials associated with user's identities, but rather involve generating account transaction reports.

It is therefore respectfully submitted that neither Goldsmith nor Vance, alone or in combination, describe or suggest the method of claim 48. Accordingly, it is respectfully

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submitted that claim 48 and the claims dependent therefrom are allowable.

Independent claim 53 was rejected under 35 U.S.C. §103(a) as obvious over Anderson and Goldsmith.

While admitting that Anderson does not disclose receiving an activity report from a credential verification service, the rejection contends that Goldsmith involves such a receipt. However Goldsmith deals with account transaction reports that notify an account holder about account activity rather than transaction information, a digital credential associated with a medical professional's identity, and the transaction result.

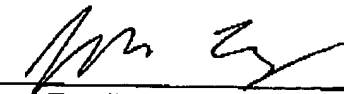
It is therefore respectfully submitted that neither Anderson nor Goldsmith, alone or in combination, describe or suggest the method of claim 53. Accordingly, it is respectfully submitted that claim 53 and the claims dependent therefrom are allowable.

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Applicant asks that all claims be allowed. Please apply
any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

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